

STOCKS		COMMODITIES		ASIAN MARKETS				CURRENCIES			
DSEX	CSCX	Gold	Oil	MUMBAI	TOKYO	SINGAPORE	SHANGHAI	USD	EUR	GBP	CNY
▲ 0.26%	▲ 0.55%	\$1,787.90	\$48.18	▼ 0.25%	▲ 0.40%	▼ 0.06%	▲ 1.14%	BUY TK 83.95	99.39	110.78	12.57
4,881.82	8,453.20	(per ounce)	(per barrel)	44,149.72	26,644.71	2,855.82	3,408.31	SELL TK 84.95	103.19	114.58	13.22



Star BUSINESS

DHAKA MONDAY NOVEMBER 30, 2020, AGRAHAYAN 15, 1427 BS • starbusiness@thedailystar.net

Regulatory forbearance fuels banks' capital

AKM ZAMIR UDDIN

The banking sector's capital base got stronger in the third quarter this year thanks to the regulatory forbearance provided by Bangladesh Bank.

As of this September, the average capital adequacy ratio (CAR), which determines the adequacy of a bank's capital in keeping with their risk exposure, stood at 11.94 per cent, up from 11.63 per cent three months earlier and 11.65 per cent year-on-year, according to central bank data.

Four state-run and six private banks enjoyed a regulatory forbearance of Tk 17,194 crore, which, they were supposed to set aside as provisioning against their defaulted and regular loans between July and September.

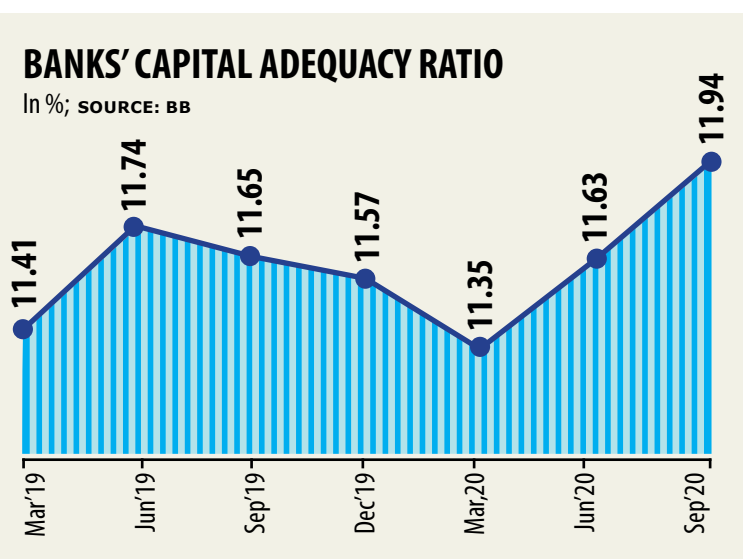
Bangladesh Bank had earlier allowed the lenders to keep the provision in phases due to their fragile financial health.

Facilitating regulatory forbearance is not a solution though, as this just helps hide the actual crisis in the banking sector, for the time being, experts said.

The central bank should refrain from offering such facilities as the practice has hurt the sector, they added.

This ultimately led to an artificial increase in the banking sector's CAR, according to an assessment by Bangladesh Bank.

Regulatory forbearance is when the regulator refrains from exercising its right to put an



insolvent bank out of business.

Banks have to keep provisioning ranging from 0.25 per cent to 100 per cent based on the quality of their assets (loans and advances) to absorb shocks emerging from the credit, operational, market and other risks.

Had the banks not secured the regulatory forbearance, the actual CAR would have stood at 10.39 per cent in September 2020.

Four state banks -- Sonali, Janata, BASIC and Rupali -- failed to manage the required capital despite getting the forbearance from the central bank.

Agrani, Bangladesh Krishi and Rajshahi Krishi Unnayan banks also faced capital shortfalls in the third quarter.

In addition, Bangladesh Commerce Bank, ICB Islamic Bank, Padma Bank and the National Bank of Pakistan were unable to maintain the required provision.

The 11 banks collectively faced a capital shortfall of Tk 19,298 crore as of September.

"The central bank should force the lenders to keep the required provisioning at any cost in the interest of the financial sector," said Ahsan H Mansur, executive director of the Policy Research Institute of Bangladesh.

"Both the country and the globe are now in an economic hardship due to the coronavirus pandemic. Banks will have to increase their provisioning as a part of their efforts to tackle a potential financial problem," he said.

However, there is little scope to fortify the capital base of the state lenders due to a lack of corporate governance.

Disbursing loans through state lenders frequently leads to corruption and recovering the fund from delinquent borrowers is highly difficult, said Mansur, also a former high official of International Monetary Fund.

"Arresting defaulted loans is the

main arm to strengthen the CAR, but this is a very tough job for state lenders," he added.

Injecting capital from the exchequer is the only option to protect the state banks in this regard.

This means that public money has to be spent to protect state lenders from their precarious situation that stems from corruption.

"The government may not allow state-run banks to give out loans to borrowers. They should be allowed to lend only to private banks, meaning that the lenders will act as deposit banks," Mansur said.

He went on to suggest that the private banks, which have repeatedly failed to manage capital, should be merged with stronger lenders.

READ MORE ON B3

CAPITAL BASE AT BANKS IN SEPTEMBER

- ▶ 11 banks managed regulatory forbearance of Tk 17,194cr
- ▶ 11 lenders faced capital shortfall of Tk 19,298cr
- ▶ CAR would have stood at 10.39pc had banks kept required provisioning
- ▶ Capital base of Bangladesh' banks is much weaker than their peers
- ▶ Lack of governance main responsible for the fragile capital base
- ▶ Beleaguered banks should be merged with strong lenders

One-fourth of taxpayers filed returns so far

Deadline ends today as NBR is reluctant to make extension

STAR BUSINESS REPORT

Just one-fourth of more than 50 lakh registered taxpayers in the country filed their annual income tax returns by the end of last week.

But the National Board of Revenue said that it would not extend the deadline for submission beyond November 30. This means that taxpayers who fail to file their return by the end today will have to submit their returns by seeking time from the field offices of taxes.

Besides, holders of Taxpayer Identification Numbers (TIN), except for certain cases, will face fine for their failure to furnish income tax returns this year.

This became apparent after the NBR yesterday said that it would not extend the deadline even though there were demands from taxpayers for an extension as the number of Covid-19 positives began to increase for the last several weeks, forcing many individual taxpayers to remain in isolation.

Responding to reporters, NBR Chairman Ab Hena Md Rahmatul Muneem said the coronavirus has been around for nearly one year, during which most regular activities continued.

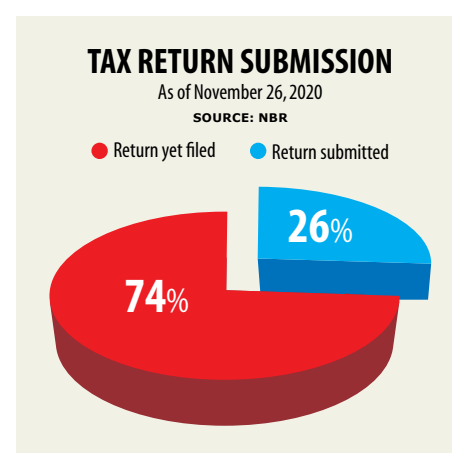
"All had to continue our activities, be it business or regular. So, we do not think the coronavirus has created a barrier for filing returns. There may be a problem in some cases and those who are facing difficulty may apply to the commissioners for time extensions," he said.

He said the commissioners were already advised to grant time for all applications. They have also been advised to be soft on imposing penalties on taxpayers, the NBR chief said at the press briefing.

The tax collector organised the press briefing at its headquarters to share some of its plans.

The NBR said that the number of tax returns filed increased 5 per cent year-on-year to 13.20 lakh as of November 26, up from 12.57 lakh a year ago.

"We hope a good number of taxpayers will submit returns in the last two days," said NBR Member (Tax Policy) Md Alamgir Hossain.



The official time for tax return filing starts from July 1 every year and ends on November 30, termed as Tax Day.

For the current fiscal, the NBR made the submission of income tax returns compulsory for all taxpayers, except for credit cardholders with no taxable income, people who got TIN for selling land and non-residents who do not have any fixed base in Bangladesh, according to the NBR.

Muneem said a large portion of TIN holders might not file returns this year on the assumption that there would be no legal measures from the tax authority.

"They will realise only when they will face fines.

"We have made return filing mandatory for all taxpayers. Those who will not submit return will face action as per rule," he said.

Income tax is the second biggest source of revenue collected by the NBR, and companies account for more than 60 per cent of the direct tax collected.

Last year, nearly 22 lakh taxpayers filed returns as the submission was not mandatory. This year, taxmen expect to receive a higher number of returns because of changes in the law brought while passing the national budget for fiscal 2020-21.

The tax department aims to log Tk 105,475 crore during the current fiscal year. The collection target is 32 per cent of the total goal of Tk 330,000 crore. As of October, taxmen had achieved nearly one-fifth of that yearly target, NBR data shows.

Robi IPO oversubscribed, sees third-highest retail demand

AHSAN HABIB

Investors have placed bids for Tk 2,226.4 crore of shares in Robi's initial public offering as the mobile phone operator looks to raise a record fund from the stock market.

The bids are 5.74 times the proceeds the second-largest carrier is hoping to receive from the eligible investors, general public and non-resident Bangladeshis.

This means the IPO is oversubscribed, which refers to an issue of securities where demand exceeds the available supply.

Robi has got an approval to raise Tk 523.79 crore through the IPO. It mobilised around Tk 136 crore from its employees, and the rest Tk 387.7 crore will be raised from the stock market.

The subscription is the third-highest in Bangladesh's stock market history,

according to the Dhaka Stock Exchange.

Acme Laboratories topped the IPO subscription chart with bids for Tk 2,760 crore of its shares, followed by Mobil Jamuna's Tk 2,235 crore.

Robi's IPO size is the highest in Bangladesh's history, overtaking market leader Grameenphone's floatation of Tk 486 crore in 2009.

"The subscription of Robi proves that if a well-performing company enters the market, the market is ready to cater the funds," said Sharif Anwar Hossain, president of the DSE Brokers Association.

"It was expected to see such an oversubscription."

Investors believe that Robi will be able to perform better like GP, he said. The huge subscription, however, caused a shortage of liquidity in the secondary market.

READ MORE ON B3

Open separate window to disburse loans among CMSMEs

Speakers say at DCCI webinar

STAR BUSINESS REPORT

The government should allow more time to cottage, micro, small and medium enterprises (CMSMEs) to secure loans from its stimulus packages to expedite the sector's recovery, speakers said yesterday.

"CMSMEs are considered as the lifeblood of employment and, to a great extent, the overall economy," said former Bangladesh Bank governor Atiur Rahman, adding that a separate channel or window should be opened to facilitate disbursements for the sector.

Rahman was speaking at a virtual meeting titled, 'Constraints and Prospects of Industrial Policy', organised by the Dhaka Chamber of Commerce and Industry (DCCI).

The actual size of the fund available for

CMSMEs is Tk 30,000 crore, but little over Tk 7,000 crore has been released so far as many banks are uninterested in providing loans to small businesses.

Therefore, the December 31 deadline for disbursements for CMSMEs should be extended while the two-year loan recovery period should be lengthened as well.

The CMSME sector's contribution towards employment is still hovering around 20 per cent even though it was expected to reach 25 per cent by this time.

"This is because there is an unfortunate lack of technological adaptability in the sector," he added.

The former governor also said a second round of stimulus should be considered for the garments industry to help pay the wages and allowances of its workers.

READ MORE ON B2

IMPORTING USED ENGINE FOR VEHICLES Lack of weighing offers a boon for duty dodgers

MOHAMMAD SUMAN, Chattogram

A lack of proper weighing equipment at the Chattogram port has apparently created a scope for used gasoline engine importers to evade taxes for the last couple of years through the concealment of as much as two-thirds of the weight of products in declarations.

Currently, several imports including gasoline engines, hot rolled and H section steel, GP sheet and scrap have to be weighed on trucks using vehicle scales at the port gate, said customs officials.

Only suspicious consignments are weighed in this way as doing so for all goods would lead to a backlog for the sheer volume being dealt with every day. This creates a scope for importers to hide actual weights and evade paying taxes.

The audit, investigation and research department, a special wing of the Customs House, Chattogram, recently raised the alarm on 12 consignments. With physical inspections were due to take place, two importers willingly came forward and applied for increasing the weight of their four consignments from 85 tonnes to 222 tonnes.

According to customs documents, Chattogram-based Shah Amanat Motor Engineering and Service Center imported 193 tonnes of second-hand gasoline engines through three consignments from the United Arab Emirates but declared it to be only 78 tonnes.

READ MORE ON B2

Bumpy ride for tyre sellers

Sales decline 20pc this year

JAGARAN CHAKMA

Everything was going good for the automotive tyre market, as the number of vehicles was spiralling keeping pace with the growing economy of Bangladesh.

But the coronavirus pandemic changed the whole scenario since March.

The deadly pathogen hit the market with a tsunami of problems, which started with a huge slide in the number of vehicles on the roads thanks to a movement restriction imposed by the government to curb the spread of the virus.

The demand for tyres also experienced a steep fall when its supply dried up as the local and international manufacturers closed their doors amid lockdowns to keep the Covid-19 at bay.

Now the market players in Bangladesh see a 20 per cent year-on-year decline in automotive tyre sales this year because of the complete halt in business in the three months since March.

Some Tk 5,000 crore worth of tyres were sold in 2019, of which Tk 3,900 crore were of commercial vehicles and Tk 1,100 crore of passenger vehicles, according to industry estimates.

Now they fear sales of commercial vehicle tyres may fall by 10 per cent to Tk 3,500 crore and the passenger vehicle tyres to see a drastic 54 per cent cut in sales to end the year with Tk 500 crore.

At least 1.9 lakh pieces of commercial vehicle tyres and 1.2 lakh pieces of passenger vehicle ones were sold in 2019, said Mohammed Shahidul Islam, chairman of HNS, an importer of Korean tyre brand Hankook, one of the largest tyre manufacturers in the world.

The private car users prefer premium quality tyres for reliability, safety and the value for money, he said.

But standard and cheap tyres imported without any quality test are also available in the market, which are one of the major reasons for road

accidents in Bangladesh, Islam said.

Tyre sales have been improving since June, particularly in the commercial segment with the opening of economic activities, said Shahadat Hossain Chowdhury, chief financial officer and company secretary of CEAT AKKHAAN.

The joint venture company of CEAT Ltd (India) and AK KHAN Co (Bangladesh) distributes tyres for trucks and buses, light and small commercial vehicles, motorcycles and auto-rickshaws.

Tyre sales were the lowest in the April to July period, said a senior

official of Gazi Tyres, the largest local manufacturer of commercial vehicle tyres for three-wheelers, buses and trucks.

The sales of commercial vehicle tyre have reduced a lot amid a fall in its supply from the Indian and Chinese manufacturers, said Nazrul Islam, general manager of Veloxo Trading, the sole importer of Indian tyre brand MRF.

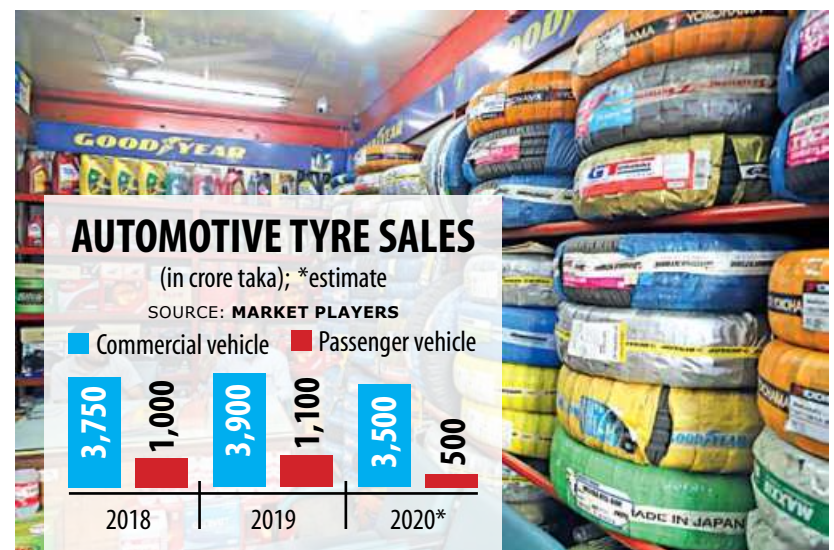
"We used to sell tyres worth Tk 30 crore a month, which is hovering around Tk 17 crore now. The demand was there, but the supply crisis is now pulling us behind."

The prices are also a bit higher now thanks to the supply shortage, he said,

adding that the crisis will be short-lived.

During the pandemic, the shipping cost from Chennai to the Chattogram port increased around \$100 per container, but none of the 74 distributors Veloxo has across the country increased the retail prices of commercial vehicle tyres, he said.

In the commercial vehicle tyre segment, the MRF's market share is 30 per cent. Apollo controls 5 per cent of the segment, Birla 10 per cent, CEAT 3 per cent, and Hankook 1 per cent. The rest 51 per cent is controlled by non-branded Chinese tyres.



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In the private car tyre segment, the combined share of Japanese brands Yokohama, Bridgestone and Toyo and US brand Dunlop stands at about 70 per cent, according to a study conducted by HNS.

Thai brand Maxxis owns 20 per cent share, Korean brand Hankook 2 per cent and non-branded Chinese tyres the rest 8 per cent.

Japanese tyre brands are popular among consumers, and there is also a good demand for Thai and Korean tyres, said Mojibur Rahman Sheikh, manager of The Tyre & Battery Bazar, a retailer in the city's Karwan Bazar.

READ MORE ON B3

Open separate window to disburse loans among CMSMEs

FROM PAGE B1
CMSMEs are still informal in Bangladesh, but units that are entering the formal sector have great potential to contribute to the national economy by creating employment opportunities.

So, the government should aim to facilitate growth in the sector in a bid to harness this potential, Rahman said.

Bangladesh Bank should also make it easier for entrepreneurs from the e-commerce and f-commerce sectors to avail small loans.

At the same time, their registration certificate with any trade body should be considered as a trade licence since making actual trade licences is difficult for them, he added.

Industries Minister Nurul Majid Mahmud Humayun, various policymakers, government officials, business chamber leaders and researchers participated in the discussion, moderated by DCCI President Shams Mahmud.

Abu Eusuf, a professor of the department of development studies at the University of Dhaka, presented a keynote paper.

Kazi Khaliuzzaman Ahmed, chairman of the Palli Karma Sahayak Foundation (PKSF), said there are 80,000 small-and-medium enterprises (SME) operating across the country.

Those units are financially stronger compared to the cottage and micro units as they employ more than 300 workers on an average and have banking facilities.

However, there are more than one crore units of cottage and micro-enterprises across

Bangladesh that employ more than 2.5 crore people.

But due to the Covid-19 fallout, most of them are in dire straits as they are not financially capable as small-and-medium units, Ahmed said.

Considering the situation, the PKSF chief also suggested that a separate channel should be formed for cottage and micro-enterprises to secure adequate funds from the stimulus packages in a timely manner.

Md Masudur Rahman, chairperson of the SME Foundation, said his foundation has been working to redefine SMEs, mainly to bring more small-scale enterprises to the sector so that they can also get various banking facilities.

Broadening the definition of SMEs will resolve many challenges faced by the sector, he said, adding that SMEs account for nearly 60 per cent of the GDP in many countries.

In Bangladesh, for example, there are thousands of small-scale jute exporters. Still, they do not get incentives as the existing policy states that only exporters with manufacturing capabilities are eligible for incentives.

The SME Foundation is also working on this issue, Rahman said.

Only 5 per cent of the over 1 lakh small-scale entrepreneurs in the country are women, which indicates the poor participation of female entrepreneurs in the SME sector, he added.

In his welcome remarks, DCCI President Shams Mahmud said in fiscal 2019-20, the industrial sector's contribution to GDP was 35

per cent, a 6.48 per cent increase compared to the year before.

Over the last three decades, Bangladesh's industrial growth was mainly centred on garments, which needs diversification.

One of the main constraints for an SME is the lack of access to low-cost financing, even in the case of loans under the government's stimulus packages, Mahmud added.

Industries Minister Humayun agreed that bank accounts or registration certificates with any trade body should be considered as a trade licence to ease the process.

The government has been planning to disburse loans through an alternative channel for CMSMEs, he said. He advocated broadening the SME definition.

Bangladeshi companies should be allowed to acquire firms from any sector in other countries so that they can simultaneously acquire the technologies used by that company, said former DCCI President Abul Kasem Khan.

For instance, India's Tata Group bought the Land Rover company. Similarly, Bangladeshi business people should be able to buy a tea garden in Sri Lanka, he said.

Khan also said that making licences and eventually having to renew them is a very expensive process that only increases the cost and complexities of doing business.

So instead, only the bank account and registration of any company with any trade body should be considered as a trade licence, Khan said.

Canada blocks bulk exports of some prescription drugs in response to Trump import plan

REUTERS, Ottawa

Canada on Saturday blocked bulk exports of prescription drugs if they would create a shortage at home, in response to outgoing US President Donald Trump's efforts to allow imports from Canada to lower some drug prices for Americans.

"Certain drugs intended for the Canadian market are prohibited from being distributed for consumption outside of Canada if that sale would cause or worsen a drug shortage," Health Minister Patten Hajdu said in a statement.

"Companies will now also be required to provide information to assess existing or potential shortages, when requested,

and within 24 hours if there is a serious or imminent health risk," the statement said.

The Canadian measure went into effect on Friday, just days before a US "Importation Prescription Drugs" rule that would eventually allow licensed US pharmacists or wholesalers to import in bulk certain prescription drugs intended for the Canadian market. Neither the White House nor the Department of Health and Human Services had an immediate response to a request for comment.

Trump touted the plan in his first debate with President-elect Joe Biden, who has also said during his campaign that he would set up a similar import plan to try to reduce prescription drug costs for Americans.

Lack of weighing offers a boon for duty dodgers

FROM PAGE B1

The importer paid around Tk 13 lakh in taxes dodged and Tk 28.5 lakh in penalties.

Similarly, MK Motor Workshop imported 25 tonnes of used gasoline engines from Japan but declared it to be only 7 tonnes. Customs collected around Tk 3.5 lakh as tax dodged and Tk 7.80 lakh as a penalty.

Customs officials said the importers willingly increased the weight apprehending that they would have to pay a higher amount as a penalty if inspections were carried out under a new rule.

On July 20 this year, the National Board of Revenue (NBR) ended a five-decade-old system of nominal penalties by setting the minimum fine for under-invoicing to be at least double the current amount.

The penalty for dodging taxes could be as high as four times the amount owed, depending on the extent of the irregularities.

As a result, the total number of false declarations dropped soon after the amendment came into effect at the beginning of August, officials said.

Customs sources said in the case of such irregularities, unscrupulous importers could get away paying a nominal fine as there was no provision stipulating a minimum penalty in the Customs Act, 1969.

Before the implementation of this law, fines were levied at a rate of 20 to 30 per cent of the price of the goods on an average in the customs house.

Rezaul Karim, the assistant commissioner of the Customs House, told The Daily Star that the importers had been concealing weights for a long time for the absence of proper scales.

However, after receiving complaints recently, customs clamped down on such activities.

"Usually first we lock [halt all activities centring] a consignment after getting information...then we conduct 100 per cent physical examination to find out irregularities," he said.

"In this case, the importers willingly admitted the irregularities before physical examination due to fear of facing higher fines under the new law," he added.

Karim said since they willingly admitted their wrongdoing, the fine was set at 200 to 250 per cent of the tax evaded. Otherwise, it would have gone up as high as 300 per cent as per the law.

"With increased surveillance, there has been a stop to the arrival of such consignments at Chattogram port for the last two weeks," he said.

"We have heard that they are importing through the Mongla and Pangoon port to continue the irregularities," he said, adding that letters were being sent to the NBR to increase surveillance at those customs stations as well.

Md Tofayel Ahmed, joint commissioner (jetty) of the customs house, said they are following some terms and orders while releasing such heavyweight goods from the port's jetty.

"Since there are allegations of irregularities in the consignments of such products, we randomly check some consignments and try to verify documents of all consignments from different sources before releasing the goods," he said.

Such activities are being conducted regularly, he added.

Clearing and forwarding agent Arifin Imperial Trading was responsible for the release of the four consignments on behalf of the importers.

Its proprietor, M Zakir, told The Daily Star that it was a mistake which was later corrected.

Bangladeshi handicrafts ride out pandemic tide

FROM PAGE B4

According to the BANGLACRAFT, there are over four lakh women throughout the country working for handicraft companies. Half of the workforce is based in their own homes.

There are around 4,000 to 5,000 women in 20 villages of Bogura's Sherpur making handicrafts in their homes.

Some seven to eight handicraft companies such as BD Creation, Classical Handmade Products BD, Sun Trade, Creative BD, Artisan BD, Ask Handicrafts, Dhaka Handicrafts, and Desh Handicrafts have set up their factories in Sherpur.

"They don't require any investment and training. We provide them raw materials like kans grass, seas grass, jute and plastic," said Ahsan.

"We provide them all raw materials and buy finish products from them," said Uddin.

A female artisan can earn Tk 250 to Tk 350 from her home every day. However, those in the factory can make Tk 5,000 to Tk 10,000 per month, he added.

"I can earn Tk 300 making baskets from 10:00 am to 5:00 pm in a day alone after finishing my household chores," said Rebeka Khan, 32, of Hapunia village.

"No woman from our village goes to garment factories as we have work available at our village since 1985," she said.

Another artisan, Jahura Begum, 35, has been working in the Classical's factory for the past five years.

"My husband has been ill for the past two years. He cannot go out to work. I earn Tk 7,000 to Tk 8,000 per month and run the family," she said.

Her co-worker Sohagi Khatun also helps her family earning Tk 8,000 to Tk 10,000 per month. "My daughter is studying in class seven in a good school in Sherpur town," she said.

Despite all its prospects, the industry people have long been facing hurdles.

Though the exporters and manufacturers are exempted from paying income tax until 2024, Ahsan says the facility should be extended to 2030 so that many of the emerging entrepreneurs could do well.

"Our main competitors in the global markets are Vietnam, Cambodia, China, India and recently Africa. In these countries, the small entrepreneurs are getting easy access to bank loans and other facilities from the government," said Ahsan.

But in our country, small entrepreneurs

are not getting incentives and bank loans on easy conditions. Only four or five companies can meet the terms and conditions for getting government incentives and bank loans.

"We have no strong lobbying capacity like that of garment industries. Therefore, it creates a barrier to growth," he said.

Bangladesh also lacks infrastructure, storage and transportation facilities, design development and variations.

With government support, Bangladeshi handicrafts can expand its presence in the global market by four to five times and be worth Tk 4,000 crore to Tk 5,000 crore in the next three to five years, said the president of the BANGLACRAFT.

"If we get government assistance like that provided to the garment sector, handicrafts manufacturers and exporters can create another BCGMEA," said Md Tauhid Bin Abdus Salam, managing director of Classical Homemade Products BD.

"The demand for handicraft products in local markets is increasing. If we create proper infrastructures, the sector can grow bigger," he added.

The entrepreneurs also urged the government to encourage farmers to cultivate raw materials and better protect natural sources.

Brexit negotiations restart in person as clock ticks down

REUTERS, London

Face-to-face negotiations between Britain and the European Union over a trade deal restarted earlier on Saturday as the two sides make a last ditch attempt to reach an agreement with just five weeks to go before their current relationship ends.

There is currently no call scheduled between UK Prime Minister Boris Johnson and EU Commission president Ursula von der Leyen, a UK source told Reuters, after the Times newspaper reported the pair would speak in the next 48 hours.

The first sign of movement -- either towards a deal or that talks are crumbling -- is likely to be a call between Johnson and von der Leyen.

The Times also reported that the European Commission has started to "lean on" EU negotiator Michel Barnier to reach a deal with Britain, raising hopes that an agreement could come. EU negotiator Michel Barnier arrived for talks in London on Saturday morning. He had said on Friday night that he was "very happy" to be back in the city and would keep working with "patience and determination".

Dhaka Shishu (Children) Hospital
Sher-e-Bangla Nagar
Dhaka-1207

Ref. No. 03(G)/e-GP/DSH/2020-21

Date: 29/11/2020

e-Tender Notice

e-Tender is invited in the National e-GP Portal (www.eprocure.gov.bd) for the procurement of the following goods:

Sl. No.	Description of goods	Tender ID	Publication date & time	Last selling and closing date & time
1	Supplying fitting fixing commissioning & functioning of Two cranks/functions patient care bed & Medical bed side locker for COVID-19 Ward.	516532	26/11/2020 10:00	10/12/2020-16:00 14/12/2020-12:00
2	Supply fitting fixing commissioning & functioning of medical equipment 1000mA 80KW high dual FPD Flor-Mount Radiography system.	518572	29/11/2020 10:00	28/12/2020-16:00 29/12/2020-12:00
3	Supplying fitting fixing commissioning & functioning of three phase distribution board TPDB with related works.	514850	30/11/2020 10:00	14/12/2020-16:00 15/12/2020-12:00
4	Supplying fitting fixing commissioning & functioning of Medical Equipment Digital Color Doppler Ultrasound Machine.	518687	01/12/2020 10:00	22/12/2020-16:00 23/12/2020-12:00

This is an online tender, where only e-Tender will be accepted in the National e-GP Portal and no offline/hard copies will be accepted.
To submit e-Tender, registration in the National e-GP System Portal (www.eprocure.gov.bd) is required.
Further information and guidelines are available in the National e-GP Portal (www.eprocure.gov.bd) and from e-GP help desk (helpdesk@eprocure.gov.bd).

Professor (Dr.) Syed Shafi Ahmed
Director
Dhaka Shishu (Children) Hospital
S.B. Nagar, Dhaka-1207

GD-1899

EDCL ESSENTIAL DRUGS COMPANY LIMITED
395-397, Tejgaon Industrial Area
Dhaka-1208

Local Re-Press Tender Notice

Tender ref.: EDCL(Bogura)/PUR/Microbus/LT/2020/353

Dated: 26/11/2020

Purchase of 01 (one) No. Re-Conditioned Microbus for EDCL, Bogura.

Well reputed authorized Microbus dealers / importers are invited for submission of best competitive price offer for supply of following vehicles on urgent basis:

S.L No.	Name of Vehicles	Qty
01.	Toyota Microbus (Re-Conditioned)	01 No.

Tender schedule will be sold from the Accounts Department of Essential Drugs Company Limited(EDCL), Dhaka on Cash payment basis. Schedule Value Tk. 1,250.00 (Taka. one thousand two hundred fifty) as stated above during office hours on all working days (except Friday, Saturday and Govt. Holidays). No tender schedule will be sold on the opening date of the tender.

The interested bidders may drop their offer along with relevant papers to the tender box kept at the purchase Department of EDCL, till 12.00 PM on 13/12/2020, which will be opened on same day 13/12/2020 at 12.15PM. Price should be kept valid for 60(sixty) days from the date of opening of the tender should accompany an earnest money @ 2.5 % through pay order in favour of Essential Drugs Company Limited, Dhaka from any Schedule Bank which will be converted as security deposit for the successful Bidder.

EDCL authority reserves the right to accept or reject any or all the tenders without assigning any reason whatsoever.

General Manager
Procurement Department.
For : Managing Director

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
বাংলাদেশ পুলিশ
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তারিখঃ ২৮/১১/২০২০খ্রিঃ

নিয়োগ বিজ্ঞপ্তি

স্বরাষ্ট্র মন্ত্রণালয়, জননিরাপত্তা বিভাগ পুলিশ-২ শাখা ২১.০৯.২০২০ খ্রিঃাব্দের ৪৪.০০.০০০০.০৯৫.০২.০০১.১৯.৩৭২ নম্বর স্বরাষ্ট্রের স্বরাষ্ট্র পরিদপ্তরে এবং পুলিশ হেডকোয়ার্টার্স এর ০৪.১০.২০২০ খ্রিঃাব্দের প্রকাশন/৩০-২০১২/০৩০(৪) নং স্বরাষ্ট্র মন্ত্রণালয় পুলিশ বিভাগের আওতাভুক্ত শূন্য পদসমূহ পূরণের লক্ষ্যে সম্পূর্ণ অস্থায়ী ভিত্তিতে জাতীয় বেতন স্কেল ২০১৫, অস্থায়ী নিয়োগের নিমিত্ত মানিকগঞ্জ জেলার স্থায়ী বাসিন্দাদের নিকট হতে নিম্নবর্ণিত পদে জ্ঞানপ্রদান মন্ত্রণালয় কর্তৃক প্রবর্তিত নির্ধারিত চাকরির আবেদন ফরমে স্বহস্তে পূরণকৃত সনদপত্র আহ্বান করা যাচ্ছে।

ক্রম নং	পদের নাম	বেতন স্কেল	পদের সংখ্যা	শিক্ষাগত যোগ্যতা ও অন্যান্য অতিরিক্ততা
১.	সীট-মুদ্রাকারিক কাম কম্পিউটার অপারেটর	১০২০০-২৪৯৩০/- (গ্রেড-১৪)	০১ (এক)টি	(ক) কোন স্বীকৃত বিশ্ববিদ্যালয় হতে অন্ত্যন দ্বিতীয় শ্রেণী বা সমমানের স্নাতক/স্নাতকোত্তর ডিগ্রি। (খ) সীটমুদ্রাকারিক ইংরেজিতে সর্বনিম্ন গতি (প্রতি মিনিটে) ৭০ শব্দ ও বাগান ৪৫ শব্দ। (গ) কম্পিউটার মুদ্রাক্ষরিক ইংরেজিতে সর্বনিম্ন গতি (প্রতি মিনিটে) ৩০ শব্দ ও বাগান ২৫ শব্দ। (ঘ) কম্পিউটার ওয়ার্ড প্রসেসিং, ডাটা এন্ট্রি, ই-মেইল, ফায়ার মেশিন ইত্যাদি চালানয় দক্ষতা ও অভিজ্ঞতা থাকতে হবে।
২.	অফিস সহকারী কাম কম্পিউটার মুদ্রাকারিক	৯০০০-২৪৯৩০/- (গ্রেড-১৩)	০৩ (তিন)টি	(ক) কোন স্বীকৃত বোর্ড হতে অন্ত্যন দ্বিতীয় বিভাগ বা সমমানের স্নাতক/স্নাতকোত্তর ডিগ্রি। (খ) কম্পিউটার মুদ্রাক্ষরিক ইংরেজিতে সর্বনিম্ন গতি (প্রতি মিনিটে) ২০ শব্দ ও বাগান ২০ শব্দ। (গ) কম্পিউটার ওয়ার্ড প্রসেসিং, ডাটা এন্ট্রি, ই-মেইল, ফায়ার মেশিন ইত্যাদি চালানয় দক্ষতা ও অভিজ্ঞতা থাকতে হবে।

শর্তাবলী:

- প্রার্থীকে অবশ্যই বাংলাদেশের স্থায়ী নাগরিক এবং মানিকগঞ্জ জেলার স্থায়ী বাসিন্দা হতে হবে।
- প্রার্থীকে জ্ঞানপ্রদান মন্ত্রণালয়ের ২৯ ডিসেম্বর, ২০১৪ তারিখের ০২.১১০.০০০০.০০.০০.০৮৯.১৪-০১ সংখ্যক স্বরাষ্ট্রের জারিকৃত চাকরির নিয়োগিত ফরমে আবেদন করতে হবে। আবেদন ফরম জ্ঞানপ্রদান মন্ত্রণালয়ের www.mopa.gov.bd ওয়েবসাইটে হতে সন্ধান করা যাবে। নির্ধারিত আবেদন ফরমের নির্দেশনা অনুযায়ী প্রয়োজনীয় তথ্য প্রদান করতে হবে। আবেদন ফরম, প্রবেশপত্র এবং প্রতিপাদনপত্র স্বহস্তে পূরণ করতে হবে।
- পুলিশ সুপার মানিকগঞ্জ বরাবর আগামী ৩০/১২/২০২০খ্রিঃ অব্দে চলাকালীন সময়ে মতো লিখিত আবেদনপত্র ফরমে সীতাভুক্ত হবে। সরাসরি/কুরিয়ারের মাধ্যমে কোন আবেদনপত্র গ্রহণ করা হবে না।
- আবেদনপত্রের নমুনা পুলিশ সুপার মানিকগঞ্জ এর ওয়েবসাইটে (<http://www.manikgonj.police.gov.bd>) হতেও ডাউনলোড করা যাবে।
- প্রার্থীর বয়স ৩০/১২/২০২০ খ্রিঃাব্দ ১৮ হতে ৩০ বসরের মধ্যে হতে হবে। তবে মুক্তিযোদ্ধা/শহীদ মুক্তিযোদ্ধার পুত্র/কন্যা এবং পুত্র/কন্যার পুত্র/কন্যার ক্ষেত্রে সরকারি বিধি মোতাবেক সর্বোচ্চ বয়সসীমা ৩২ বছর পর্যন্ত শিথিলযোগ্য। বয়সের ক্ষেত্রে এফিডেভিট গ্রহণযোগ্য নয়।
- আবেদনপত্রের সাথে নিম্নবর্ণিত দাখিলাদি সংযুক্ত করতে হইবে:
(ক) স্বহস্তে পূরণকৃত আবেদন ফরমের সাথে সম্পূর্ণ ভোলা রসিন ০৩ কপি (৫x৫ সে.মি) সত্যায়িত ছবি।
(খ) ট্রেজারী চালানের মাধ্যমে পরীক্ষার ফি বাবদ কোড নম্বর-১-২২১১-০০০০-২০৩১ তে সকল পদের জন্য ১০০/- (একশত) টাকা জমা প্রদান করে ট্রেজারী চালানের মূলকপি আবেদনপত্রের সাথে সংযুক্ত করতে হবে।
(গ) মুক্তিযোদ্ধা/শহীদ মুক্তিযোদ্ধার পুত্র/কন্যা এবং পুত্র/কন্যার পুত্র/কন্যার ক্ষেত্রে প্রার্থীর পিতা/মাতা কিংবা দাদা/দাদী, নানা/নানী মুক্তিযোদ্ধা হিসাবে প্রমাণের জন্য সর্বশেষ সরকারি সার্কুলার অনুযায়ী উপযুক্ত কর্তৃপক্ষ কর্তৃক স্বাক্ষরিত ও প্রতিস্বাক্ষরিত সনদপত্রের সত্যায়িত ফটোকপি।
(ঘ) নির্ভুল টিকানায় প্রবেশপত্র ইস্যুর ব্যতীে আবেদনকারীর নাম, টিকানা সনদিত ১০.৫ x ৪.৫ সাইজের ১৫/- (পনের) টাকা মূল্যের অব্যবহৃত ডাকটিকিটসহ একটি ফেরত থাম।
(ঙ) জাতীয় পরিচয়পত্র/জন্ম নিবন্ধনের ফটোকপি।
- লিখিত পরীক্ষায় উত্তীর্ণ প্রার্থীগণকে মৌখিক পরীক্ষার সময়ে যে সকল সনদ/কাগজপত্রাদি দাখিল/প্রদর্শন করতে হইবে:
(ক) সকল সনদের মূলকপি প্রদর্শন করতে হবে এবং পূরণকৃত আবেদন ফরমসহ সংযুক্ত কাগজপত্রাদির সত্যায়িত ০১ (এক) সেট ফটোকপি দাখিল করতে হবে। এছাড়া জেলা স্থায়ী বাসিন্দার প্রমাণ হিসাবে ইউনিয়ন পরিষদ/পৌরসভা/সিটি কর্পোরেশন কর্তৃক প্রদত্ত সনদ, জাতীয় পরিচয়পত্রের ফটোকপি এবং আবেদনকারী মুক্তিযোদ্ধার পুত্র-কন্যার পুত্র-কন্যা হলে আবেদনকারীকে যে মুক্তিযোদ্ধা/শহীদ মুক্তিযোদ্ধার পুত্র-কন্যার পুত্র-কন্যা সেই মর্মে সনদিত ইউনিয়ন পরিষদের চেয়ারম্যান/সিটি কর্পোরেশনের ওয়ার্ড কাউন্সিলর/পৌরসভার মেয়র/কাউন্সিলর কর্তৃক প্রদত্ত সনদের সত্যায়িত ফটোকপি দাখিল করতে হবে। আবেদনকারী তার সর্বশেষ অর্জিত শিক্ষাগত যোগ্যতার বিষয়টিও উল্লেখ করতে হবে।
(খ) চাকরির প্রার্থীকে নিয়োগকারী কর্তৃপক্ষ কর্তৃক প্রদত্ত অনাপত্তি/ছাড়পত্রের মূলকপি দাখিল করতে হবে।
- কোটা সম্পর্কিত প্রাপ্তিত সরকারি বিধিবিধান অনুসরণ করা হবে। বিশেষ কোটা দাবীর সর্মথনে যথাযথ কর্তৃপক্ষ কর্তৃক প্রদত্ত সনদ/প্রমাণপত্রের সত্যায়িত কপি আবেদনকারীর সাথে সংযুক্ত করতে হবে।
- বারের উপরে পশ্চিম অক্ষরে আবেদনকারীর নাম, টিকানা, পদের নাম, কোটার নাম (কোটা যদি থাকে) অবশ্যই লিখতে হবে।
- অসম্পূর্ণ, ক্রটিপূর্ণ ও বিলম্বে প্রাপ্ত আবেদনপত্র সরাসরি বাতিল বলে গণ্য হবে। সত্যায়নের ক্ষেত্রে সত্যায়নকারী কর্মকর্তার সূক্ষ্ম নাম, পদবী ও সীলমোহর থাকতে হবে।
- চাকরির প্রার্থীকে অবশ্যই যথাযথ কর্তৃপক্ষের মাধ্যমে আবেদন করতে হবে। আবেদনপত্রের কোন অক্ষয় কপি গ্রহণযোগ্য হবেনা।
- নির্বাসিত পরীক্ষায় অংশগ্রহণের জন্য কোন প্রকার টি/ডি/এ প্রদান করা হবে না।
- নিয়োগের ক্ষেত্রে কর্তৃপক্ষের সিদ্ধান্তই চূড়ান্ত বলে গণ্য হবে। এ ক্ষেত্রে কোন আপত্তি গ্রহণযোগ্য হবে না।
- কর্তৃপক্ষ পদের সত্যতা ক/বেশি করাসহ নিয়োগ সক্রান্ত শর্তাবলীর যে কোন শর্ত পরিবর্তন, পরিবর্তন, সংশোধন বা বাতিল করার অধিকার সংরক্ষণ করেন।

২৮/১১/২০২০
২৮/১১/২০২০
২৮/১১/২০২০
২৮/১১/২০২০
২৮/১১/২০২০

রিকত হোসেন মামুন পািপত্র
বিপি-৭০০৫১০০৯৯৯
পুলিশ সুপার
মানিকগঞ্জ
ফোনঃ ০২-৭১১০৪০০

২৮/১১/২০২০

Mastercard recognises firms for innovative payment solutions

STAR BUSINESS DESK

Mastercard recently awarded banks and partner merchants for bringing innovative solutions in building a seamless, secure and efficient digital payments ecosystem in Bangladesh and supporting the country's financial inclusion goals.

The winners were announced at "Mastercard Excellence Awards 2020" through a digital platform marking the 29th anniversary of the global payments technology company's operations in Bangladesh.

This being the second edition, the awards also aim to recognise partners for contribution delivering accomplishments in various areas of business growth.

A total of 11 banks, one non-bank financial institution, one payment gateway and five partner merchants were recognised in 11 categories.

The winners are Prime Bank, United Commercial Bank, Standard Chartered Bank, LankaBangla Finance, National Bank, Eastern Bank, Southeast Bank, Brac Bank, City Bank, Dutch-Bangla Bank, Mutual Trust Bank, Software Shop, Islami Bank Bangladesh, Shwapno, Transcom Digital, bKash, Evaly and Daraz Bangladesh.

"This year has been exceptional, and Mastercard is thankful for the partnership and commitment demonstrated by all stakeholders to achieving uninterrupted commerce, even during the months of lockdown," said Porush Singh, division president at South Asia, Mastercard.

"Mastercard remains committed to its partners and will continue to work in collaboration with them and other local stakeholders to create a safe, secure and seamless payments ecosystem in the country,"

said Singh.

He said Mastercard fully supports Bangladesh's vision to build a "Digital Bangladesh" by 2021. Since the inception of Mastercard's journey in Bangladesh, adding "driving financial inclusion via innovation has been a key priority", he said.

Mastercard in recent years in collaboration with partners offered interoperability between mobile financial service and card by launching Add Money and BanglaQR, Bangladesh's first interoperable QR code acceptance solution approved by Bangladesh Bank.

Salman F Rahman, prime minister's adviser on private industry and investment; Vikas Varma, chief operating officer for South Asia at Mastercard, and Syed Mohammad Kamal, country manager for Bangladesh at Mastercard, were present at the virtual event.



LANKABANGLA FINANCE

Khwaja Shahriar, managing director of LankaBangla Finance, receives a crest at a 20th ICAB National Award organised by the Institute of Chartered Accountants of Bangladesh at Pan Pacific Sonargaon Dhaka recently. LankaBangla Finance achieved first position under an integrated reporting category for "Best Presented Annual Reports in 2019".



BANK ASIA

Md Arfan Ali, president and managing director of Bank Asia, Sarder Akhter Hamed, head of channel banking, and Md Serajul Islam, CEO of ERA-InfoTech, attend a deal signing ceremony at Bank Asia Tower in Dhaka recently for implementation of a customer onboarding (e-KYC) solution.

Robi IPO oversubscribed, sees third-highest retail demand

FROM PAGE B1

Apart from the Robi IPO, some other IPOs have also hit the market in recent times impacting the secondary market, he said.

"If Robi can perform better than its present performance, the stock market will benefit," Hossain added.

The IPO proceeds will be used to expand the company's network in anticipation of revenue-generating opportunities in the areas such as Internet-of-Things.

"We are very encouraged to see the tremendous response from the local investors about our IPO process," said Shahed Alam, chief corporate and regulatory officer of Robi Axiata Ltd.

In the first nine months of 2020, Robi's revenue grew by about 1 per cent year-on-year to Tk 5,644 crore. Profits rose 1.9 per cent to Tk 116 crore, according to the company's financial report.

Robi has a subscriber base of 5.1

crore, which is 30 per cent of the total market. Of them, 3.47 crore use internet. Grameenphone has more than 7.76 crore active subscribers.

Robi was the first operator to roll out 3.5G services in Bangladesh. It introduced 4.5G services across all 64 districts in 2018. On Thursday, Mahtab Uddin Ahmed, managing director and CEO of Robi Axiata, said Robi is going to be listed on the DSE although it is yet to get any extra incentives for going public.

"And unfortunately, our conditions have yet to be fulfilled either." The operator demanded that the turnover tax be reduced to 0.75 per cent from the existing 2 per cent and the corporate tax be slashed by 10 percentage points to 35 per cent for the next 10 years.

"We are disappointed but hope to see some incentives for completing our listing with the stock market," Ahmed added.

Alam said: "Our shareholders had approved to proceed with the IPO process on the condition that the two preconditions we had placed are met."

"We earnestly urge the National Board of Revenue to address our preconditions not just to satisfy our foreign shareholders, but also the hundreds of thousands of local investors who are hoping to see the stock market roar back to life with the entry of Robi."

Its paid-up capital was Tk 4,714 crore and turnover Tk 7,481 crore in 2019, according to the draft prospectus.

The carrier started its journey in 1997 under the brand name of Aktel. It then changed its name to Axiata (Bangladesh) in 2009 and took the present name Robi Axiata in 2010.

Axiata holds a 68.69 per cent stake in the company and Delhi-based Bharti Airtel owns the remaining 31.31 per cent. In Bangladesh, Robi was the first operator to test 5G service on its network.

Regulatory forbearance fuels banks' capital

FROM PAGE B1

Salehuddin Ahmed, a former central bank governor, said the increase in the CAR in September did not reflect the actual situation of the banking sector.

Bangladesh Bank will have to tackle the defaulted loans to strengthen the capital base in banks genuinely, he said.

Defaulted loans in the banking sector stood at Tk 96,117 crore as of June in contrast to Tk 94,313 crore at the end of 2019.

The central bank should monitor the beleaguered banks on a one-to-one basis, Ahmed said.

"But there are many challenges to improve the capital base in the state lenders due to their involvement in widespread corruption," he added.

The capital base of Bangladesh's banking sector is much weaker than its peer countries, according to the central bank's latest financial stability report for 2019.

For instance, Pakistani banks kept their CAR at 17 per cent while it was 16.5 per cent in Sri Lanka by the end of December last year. As of September 2019, the CAR in Indian banks stood at 15.1 per cent.

Chinese buying spree pressures EU grain market

REUTERS, Paris

China's massive appetite for grain is rippling through Europe's markets, fuelling sharp price rallies as traders struggle to meet relentless export demand amid dwindling supplies.

As local buyers like livestock feed makers vie with importers for a shrinking European cereal surplus, prices could continue rising until demand is dampened or next crops are harvested around the world, traders and analysts said.

China has been on an extended buying spree of global grain, partly due to a rebuilding of its pork industry after a swine disease epidemic.

Europe harvested a smaller cereal crop this year and rival wheat exporter Russia has shipped less than expected, while the EU's main maize supplier Ukraine has grappled with drought.

"China has really upended the market," a French trader said. "Everything is expensive and it's all about exporting rather than importing."

Tightening grain supply is not expected to be visible in food prices. Key suppliers like millers have advance cover, commodities are diluted by other supply chain costs, and supermarkets compete heavily on food staples.

But upstream, grain processors may have to slow buying if exports keep

flowing out of Europe, traders say.

Loss of out-of-home food and beer demand due to coronavirus lockdowns may let them stretch their stocks to some extent, they say.

Yet they may have to limit buying further as the market awaits South American maize crops in the spring and next summer's European wheat harvest, currently set to rebound.

"At the end of the day, we're looking at a very strong need to ration wheat demand in Europe in the coming months," consultancy Agritel said.

Despite harvesting a quarter less wheat and barley this year, France is set to ship even more of those cereals to China than last season's hefty volumes.

That has left room for Germany, Poland and the Baltic states to export more wheat to Algeria, usually overwhelmingly supplied by France.

The northern EU countries are also shipping wheat to Asian markets like Pakistan, as higher Russian prices and precautionary purchases by importers during the COVID-19 pandemic stoke demand.

Exports of common wheat, or soft wheat, from the EU plus Britain in 2020/21 are running 20 per cent below last season's record pace. But that compares with a 40 per cent lag two months ago. The gap could narrow further as large recent sales are shipped out.

ASM Mohiuddin Monem, left, chairman of AIIM Global, and Yousef Bahri, managing partner at Baykron, a US-registered mobile accessories company, pose after signing an exclusive partnership agreement in Dubai on November 26, introducing premium mobile accessories in Bangladesh.

AIIM GLOBA



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার		
মৎস্য ও প্রাণিসম্পদ মন্ত্রণালয়		
মেসিন ফিশারিজ একাডেমি		
মৎস্য বন্দর, চট্টগ্রাম		
পত্র নং-৩৩.০৭.০০০০.০০১.০০.০৫৬.১৯-০৪২		তারিখঃ ২৯/১১/২০২০
আউটসোর্সিং এর মাধ্যমে জনবল নিয়োগের ২য় পুনঃদরপত্র বিজ্ঞপ্তিঃ		
মৎস্য ও প্রাণিসম্পদ মন্ত্রণালয় অধীনস্থ "মেসিন ফিশারিজ একাডেমি" এর নিম্নবর্ণিত কাজের জন্য অস্থায়ী ভিত্তিতে সাকুল্য বেতন আউট সোর্সিং পদ্ধতিতে জনবলের সেবা গ্রহণের উদ্দেশ্যে পাবলিক প্রকিউরমেন্ট আইন, ২০০৬ এবং পাবলিক প্রকিউরমেন্ট বিধিমালা ২০০৮ অনুযায়ী এতদসংক্রান্ত যোগ্যতাসম্পন্ন প্রতিষ্ঠান নির্বাচনের লক্ষ্যে ২য় পুনঃদরপত্র আহ্বান করা যাচ্ছে।		
ক্র.সং	মন্ত্রণালয়	মৎস্য ও প্রাণিসম্পদ মন্ত্রণালয়
০১.	বাস্তবায়নকারী সংস্থা/এজেন্সি	মেসিন ফিশারিজ একাডেমি
০২.	সেবার প্রকৃতি	এ দপ্তরের জন্য ক্যাটাগরি-১ এ সুপারভাইজার, কেয়ারটেকার, ক্যাটাগরি-২ এ ডাইভার (লাইট), পাম্প অপারেটর, জেনারেটর অপারেটর, স্যানিটারি মিস্ত্রি (প্রাণার মিস্ত্রি), রাজমিস্ত্রি (ম্যাসন), ক্যাটাগরি-৩ এ ড্রুইরি, ক্যাটাগরি-৪ এ সহকারী ইলেকট্রিশিয়ান, শ্রমিক, বাবুচি (কুক), ক্যাটাগরি-৫ এ সিকিউরিটি গার্ড (নিরাপত্তা প্রহরী), ক্রিনার (পরিষ্কারকারী), ইলেকট্রিক্যাল হেল্পার, স্যানিটারি হেল্পার, পাম্প হেল্পার, গাড়ির হেল্পার, ল্যাব এটেনডেন্ট, হোস্টেল এটেনডেন্ট, লিফট ম্যান, লস্কর, ইনস্পেকশন বাংলাদেশ এটেনডেন্ট ও অডিটোরিয়াম এটেনডেন্ট সরবরাহ (দরপত্র সিডিউলে বিস্তারিত উল্লেখ আছে)।
০৩.	অর্থের উৎস	জিওবি রাজস্ব
০৪.	দরপত্রের ধরন	খোলা দরপত্র পদ্ধতি (OTM)
০৫.	দরদাতার যোগ্যতা	(ক) হালনাগাদ ট্রেড লাইসেন্স, ভ্যাট রেজিস্ট্রেশন ও আয়কর প্রদানের সনদ। (খ) প্রতিষ্ঠান/সংস্থা কর্তৃক বিগত ০১(এক) বা ততোধিক বছরের সরকারি/বেসরকারি সংস্থা/প্রতিষ্ঠিত স্ত্রী মালিকানাধীন প্রতিষ্ঠানের আউটসোর্সিং এর মাধ্যমে জনবল সরবরাহের অভিজ্ঞতার সনদপত্র। (গ) দরপত্র সিডিউলে আরোপিত সকল যোগ্যতা সম্পন্ন ও শর্ত পালনে সক্ষম। (ঘ) হালনাগাদ আউটসোর্সিং টিকাদার সংস্থার লাইসেন্স (কলকারখানা প্রতিষ্ঠান ও পরিদর্শন অধিদপ্তর কর্তৃক)। (ঙ) ৩২৬ এবং বিধি ৭(৭) ও ৩৫৫(১) অনুযায়ী।
০৬.	দরপত্র সিডিউলের মূল্য	১০০০.০০ টাকা (নগদ)
০৭.	দরপত্র জামানত ও নিরাপত্তা জামানত	দরপত্র জামানত: যে কোন তফসিল ভুক্ত ব্যাংক হতে অধ্যক্ষ, মেসিন ফিশারিজ একাডেমি এর অনুকূলে পিপিআর-২০০৮ এর তফসিল-২ মোতাবেক ১,০০,০০০ টাকার পে-অর্ডার/ব্যাংক ড্রাফট দাখিল করতে হবে। নিরাপত্তা জামানত: নির্বাচিত প্রতিষ্ঠানের সাথে চুক্তি স্বাক্ষরের পূর্বে সরবরাহকারী প্রতিষ্ঠান পিপিআর-২০০৮ এর তফসিল-২ এর ২৭(১) মোতাবেক সরবরাহকৃত জনবলের জনপ্রতি ০১ (এক) বছরের মোট সেবামূল্যের ১০% হারে নিরাপত্তা জামানত যে কোন তফসিল ভুক্ত ব্যাংক হতে অধ্যক্ষ, মেসিন ফিশারিজ একাডেমি এর অনুকূলে পে-অর্ডার/ব্যাংক ড্রাফট দাখিল করতে হবে। মেয়াদান্তে নিয়ম মোতাবেক কার্যসম্পাদন জামানত বিনাসূত্রে ফেরত দেয়া হবে।
০৮.	দরপত্র সিডিউল প্রাপ্তির স্থান	মেসিন ফিশারিজ একাডেমি, মৎস্য বন্দর, ইছানগর, কর্ণফুলী, চট্টগ্রাম
০৯.	দরপত্র সিডিউল জমার স্থান	মেসিন ফিশারিজ একাডেমি, মৎস্য বন্দর, ইছানগর, কর্ণফুলী, চট্টগ্রাম
১০.	দরপত্র সিডিউল বিক্রির শেষ তারিখ ও সময়	০৮/১২/২০২০, বিকাল ৩.০০ টা।
১১.	দরপত্র সিডিউল জমার শেষ তারিখ ও সময়	০৮/১২/২০২০, দুপুর ১২.০০ টা।
১২.	দরপত্র উন্মুক্ত করণের তারিখ, সময়	০৯/১২/২০২০, দুপুর ১২.৩০ টা।
১৩.	দরপত্র খোলার স্থান	মেসিন ফিশারিজ একাডেমি, মৎস্য বন্দর, ইছানগর, কর্ণফুলী, চট্টগ্রাম
১৪.	দরপত্র আহবানকারী কর্মকর্তার নাম ও পদবী	ক্যাপ্টেন মাসুদ হাসান আহমেদ, (জি), পিপিএম, পিএসসি, বিএন অধ্যক্ষ, মেসিন ফিশারিজ একাডেমি, চট্টগ্রাম।
১৫.	সংরক্ষিত ক্ষমতা	মেসিন ফিশারিজ একাডেমি কর্তৃক কর্তৃক যে কোনো দরপত্র গ্রহণ বা সকল দরপত্র বাতিল করার ক্ষমতা রাখেন।
১৬.	বিশেষ নির্দেশিকা: দরপত্রের সকল কার্যক্রম পরিচালিত হবে পিপিআর ২০০৮ (সংশোধনসহ) অনুযায়ী।	শর্তাবলী দরপত্র দলিলে বর্ণিত আছে।



MUTUAL TRUST BANK

Safir Rahman, director for group corporate and legal affairs at Quality Feeds, and Syed Mahbubur Rahman, managing director of Mutual Trust Bank, pose at a deal signing ceremony at MTB Centre in Dhaka recently offering collateral-free agriculture and SME loan facilities to feed dealers.

Bangladeshi handicrafts ride out pandemic tide

MOSTAFA SHABUJ, Bogura

While nearly every business sector in Bangladesh has been hit by the fallouts of the coronavirus pandemic, handicrafts have continued faring well in the global market.

With exports beginning in 1980, such products which are made entirely by hand or by using only simple tools have come to create an international market of more than \$20 million, as per the Export Promotion Bureau's (EPB) estimate of fiscal 2019-20.

This fiscal year, manufacturers and exporters have already attained half that figure in just four months to October, bagging \$10.84 million from foreign countries. In comparison, it was \$7.34 million in the same period last fiscal.

Handicrafts export has been annually increasing by \$2 million to \$4 million for the past five years, as per the EPB.

In the international market, the demand for Bangladeshi handicraft products has been growing day by day, even during the pandemic, said Golam Ahsan, president of the Bangladesh Handicrafts Manufacturers and Exporters Association (BANGLACRAFT).

When the coronavirus hit Bangladesh in March, all factories

throughout the country had to shut before opening two months later.

"During that time, around Tk 200 crore worth work orders from foreign buyers were cancelled. We had become hopeless because we have over 400 handicrafts companies and some 92 per cent of them are exporters," said Ahsan, owner of Sun Trade.

"But the global market for Bangladeshi handicrafts has become normal now, and we are getting orders online." Bangladesh mainly exports rugs, bags, buckets, home furniture, textiles and decoration items and storage solutions to almost 60 to 70 countries in Europe, Asia, South America and Latin America.

"We have been preparing to export even to China as the country opened up giving duty-free access to 200 Bangladeshi products," said Ahsan.

Every year Bangladesh arranged handicrafts exhibitions in Germany, Hong Kong, the US, Italy and France, from where some 50 per cent order of the year's work comes.

"But this year we were able to arrange only one exhibition in Germany before coronavirus hit the world," he said.

Orders from abroad from July to November 15 had totalled around \$20 million, and hopefully, the final



MOSTAFA SHABUJ

Bangladesh's handicrafts not only promise increasing foreign currency earnings through exports but also women empowerment. Last fiscal year over \$20 million-worth products were exported, propelled by a workforce including around four lakh women, half of whom are based in their own homes, working for exporters throughout the country. The photos were taken in Bogura's Sherpur upazila recently.

amount at the end of the fiscal would cross that of last year, he said.

Classical Handmade Products BD, one of the biggest exporters, secured \$6 million worth orders this fiscal year.

BD Creation secured orders worth \$3.4 million as of November 15, said its senior manager for the commercial department, Md Al Amin.

Its Bogura factory manager, Farid Uddin, said, "We have exported

handicrafts worth around Tk 1 crore every month in the past four to five months from Bogura's Sherpur upazila."

Cottage-based small manufacturing units have been considered essential industries since the early and medieval times, according to Bangladesh.

Early records show that the Gangetic muslin had reached even Roman and Greek empires. At the same time, Chinese and Arab travellers also took note of the fine cotton and silk

produced in Bengal, says the national encyclopaedia.

Since the 16th century, fine handwoven textile and ivory, silver and metal objects were prized possessions at Mughal courts and consumption by rulers and the elite promoted development.

These material goods themselves were no less significant. The baskets, pottery, wall hangings, handbags, travel kits, toys, ashtrays, carpets

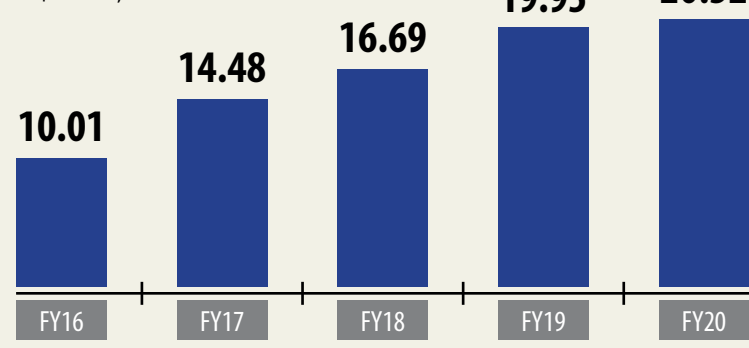
and embroidered quilts reflected the culture, heritage and creative expressions of people with unique artistic skills.

Made out of clay, wood, cane, bamboo, metal, and later on jute and leather, these were characterised by the utility, sustainability and environment friendliness blended with aesthetic appeal and suitability for everyday use.

READ MORE ON B2

Handicraft exports

In \$ million; SOURCE: EPB



ADVERTORIAL

Evaly: analysing trends, creating opportunities

In conversation with Mohammad Rassel

Mohammad Rassel, CEO of Evaly, speaks to The Daily Star about the story behind the origin of Evaly, which has significantly picked up prevalence in the e-commerce world. He talks about his journey from being a banker to creating an e-commerce conglomerate in Bangladesh and how he has managed to overcome tough competition in recent years through his unique style of market analysis and giving benefits to both consumers and retailers.

DS: What was the initial concept/inspiration behind starting Evaly? What were the initial challenges that you faced?

Mohammad Rassel: I started my career as a banker. I saw many importers and manufacturers who were suffering in terms of product distribution. I began my journey as a businessman with products for children and imported them. Through that, I understood what difficult of a task it was to deliver products throughout the whole country and how costly it was.

Many retailers in our country did not have any proper system to monitor their inventory. So, retailers like me and others had a difficult task of predicting how much materials should we buy or import without analysing data.

Distribution was the major challenge, and hence, I started to look for a way to resolve this problem. It was not my problem alone. A large number of business owners faced the problem. E-commerce was the only viable solution that I saw to beat this major challenge. So, that's where the concept of Evaly came, and we knew from the very beginning that it wouldn't be that easy. Because the consumers have to know that there is a platform where they can buy the authentic product at a low price. Manufacturers or importers should also know that there is a place where they can sell their products

and manage their cash flows and inventory at the same time. So, that's where the inception of Evaly came from. The whole business is structured in a way that customers will get to know about our initiatives in a broader way. Even our name is constructed in a way that it is optimised to come first when you search the name Evaly.

The challenges that we faced initially was collecting funds for primary investment. I found that it was not easy for us to acquire that investment because at that time Alibaba bought a large number of shares from Daraz and investors were reluctant to put in money in fear of a large competitor in the market.

We started by selling products based on cash on delivery, which was risky for us because we had to buy the product from the retailers before selling it and if problems were raised about the product, we were the ones that incurred the loss. So, we planned to make this process safer for both parties by making the pre-pay process.

We also wanted to give a lot of advantages to our customers because they can easily buy these products from elsewhere. Thus, we wanted to focus on our pricing along with our services to attract customers who were not used to the e-commerce platform. We also sought credit lines from our suppliers, and our services are improving gradually because of this internal process that we created.

DS: As we can see from the description of your company, app development plays a pivotal role in your product. Do you think app development and technology has revolutionised the e-commerce industry and helping in building more startups? How is it helping you differentiate yourself from traditional businesses?

Mohammad Rassel: I should like to thank our Honourable Prime Minister Sheikh Hasina for taking steps to digitalise the nation and for undertaking initiatives to increase the number of smartphone users in our



Mohammad Rassel

country. The biggest economies in the world have been steadily growing and expanding as a result of the massive digitalisation and e-commerce is breaking barriers to create more and more business opportunities for those nations. Therefore, all the credit goes to our prime minister for taking these measures for the welfare and growth of the nation.

When I started planning my business based on apps and internet, I looked at the initiatives the government was taking for ensuring internet penetration in the masses and felt confident to start our establishment. Even some smartphone companies like Samsung are manufacturing products locally, which will inevitably decrease the price of smartphones in our country. By the blessing of the internet, app development and mass marketing through it, we have maintained our growth and are looking to expand more into the future. Also, it is helping us in attracting more casual customers than traditional businesses, which offer low-quality services and have less marketing

exposure.

DS: Do you think it is much easier to market products nowadays because of the abundance of social media platforms? Or does traditional media still play an essential part?

Mohammad Rassel: We have a different outlook on this matter. Rather than focusing on what media platforms or marketing tools we are going to use, we try to analyse the current trends in society and market and try to construct a marketing campaign based on the trends.

We are preferably using digital media like Facebook, YouTube, and Google for a particular segment of our customer base. But, we still believe in the power of traditional media because most of the people of our country still find the traditional media as the source for accurate information. So, we heavily advertise our products on television channels and newspapers as well. We are also working on a social site for our consumers.

DS: We are in a dire situation right now because of the pandemic. Many businesses and plans are on hold.

But before that, was the climate for starting a startup favourable?

Mohammad Rassel: The mass use of smartphones has started to take off for quite some time now. So, I would say the climate for setting up startups was favourable. But most people were failing to properly make use of these resources that were readily available to them. You cannot blame the people who initially start them as well. If you look at Silicon Valley, a lot of startups make foray each year, but just a handful of them reach the top to become giants of the industry. So, failure is something that comes along with startups.

But you have to persevere those obstacles, and keep working towards your goals, make proper use of the resources that are available to you and learn from your initial mistakes. Even during the pandemic, a lot of people have used the resources and problems that are existing in the market to their advantage and built startups to solve them.

DS: A lot of the times we see people have spectacular ideas to create businesses but lack the initiative or confidence. A lot of fear works within them. What would be your words of wisdom to those people to overcome these obstacles?

Mohammad Rassel: If you don't want to take risks, you can find and take the easy route. But if you're going to take risks to construct your ideas into reality, you have to climb the mountain. That doesn't mean you should jump into it without researching, analysing or training. You should not jump into a pond without learning how to swim.

Fear is an essential part of the process. It will help if you use that fear to gain knowledge about what you are trying to get into and learn the entire process first. You should also expect failures in the beginning as well because not all businesses take off after starting. You shouldn't get disheartened because of failures. You should strengthen your resolve and work harder to get your ideas off the ground.

DS: The rapid growth of e-commerce in recent years has astonished a lot of people. What are the significant impacts that e-commerce is having on the business landscape of Bangladesh?

Mohammad Rassel: E-commerce is giving businesses to manage their inventories properly. Because of knowing the exact amount of materials they need to procure through analysing their data, they have been able to reduce a lot of costs in keeping a surplus inventory, which most of the time results in losses as well. It is also helping them acquire materials based on the number of orders they get. If you look at it from a national level, it is having a significant impact on the growth of our GDP as well.

Also, reducing the costs of businesses are, in turn, helping consumers get a quality product at affordable prices. The standard of living of our citizens is increasing day by day as a result of the growth of e-commerce. So, both parties are getting equal benefit from e-commerce platforms. It is helping us in exporting our products.

DS: What is the upcoming project/initiative that your customers should be excited about?

Mohammad Rassel: We plan to give as many services as possible. We currently have Evaly, E-food, E-khata and some other ventures. We are eyeing at making a healthcare platform called E-Health in the coming days. We are also interested in developing tech for the education sector and the agriculture sector.

We are not that innovative; we are just trying to follow the existing business processes and demands and trying to take initiatives that are more effective and efficient than our competitors to provide better services to our consumers. That's our goal. It is the reaction of the customer that we are listening to developing these platforms rather than surprising them with it. If the market demands certain services, we will try our best to fulfil those needs.